

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Desiree E. Rhymer  
Debtor

Case No. 18-04471-MJC  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Oct 27, 2023

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 29, 2023:**

Recip ID	Recipient Name and Address
db	+ Desiree E. Rhymer, 114 Reynolds Road, Albrightsville, PA 18210-7010
5122425	+ FED LOAN SERVICING CREDIT, PO BOX 60610, HARRISBURG, PA 17106-0610
5126396	+ LAKEVIEW LOAN SERVICING LLC., Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
5129166	+ TD Auto Finance, LLC, c/o Schiller Knapp Lefkowitz Hertzfel, 950 New Loudon Rd, Latham, NY 12110-2100
5131603	U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg PA 17106-9184
5122433	+ WEIL GOTSHAL & MANAGES LLP, 767 FIFTH AVENUE, NEW YORK, NY 10153-0119

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5122421	EDI: BANKAMER.COM	Oct 27 2023 22:41:00	BANK OF AMERICA, PO BOX 982234, EL PASO, TX 79998-2234
5122422	+ Email/Text: bankruptcy@bbandt.com	Oct 27 2023 18:41:00	BB&T LOAN SERVICES, PO BOX 2306, WILSON, NC 27894-2306
5124495	+ Email/Text: bankruptcy@bbandt.com	Oct 27 2023 18:41:00	BB&T, Bankruptcy Section, 100-50-01-51, P.O. Box 1847, Wilson, NC 27894-1847
5140060	+ EDI: BANKAMER2.COM	Oct 27 2023 22:41:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
5122423	EDI: CAPITALONE.COM	Oct 27 2023 22:41:00	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
5122424	+ EDI: CITICORP.COM	Oct 27 2023 22:41:00	CITI CARD/CITIBANK, PO BOX 6241, SIOUX FALLS, SD 57117-6241
5145069	EDI: CAPITALONE.COM	Oct 27 2023 22:41:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
5122428	EDI: CITICORP.COM	Oct 27 2023 22:41:00	MACYS RECOVERY, 9111 DUKE BLVD, MASON, OH 45040
5517426	+ Email/Text: EBN@edfinancial.com	Oct 27 2023 18:41:00	Edfinancial on behalf of US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
5122426	Email/Text: EBNBKNOT@ford.com	Oct 27 2023 18:42:00	FORD MOTOR CREDIT, NATIONAL BANKRUPTCY SVC CTR, PO BOX 62180, COLORADO SPRINGS, CO 80962
5129046	Email/Text: EBNBKNOT@ford.com	Oct 27 2023 18:42:00	FORD MOTOR CREDIT COMPANY LLC, DEPT. 55953, PO BOX 55000, DETROIT, MI. 48255-0953
5144471	Email/PDF: resurgentbknofications@resurgent.com	Oct 27 2023 18:46:58	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

5143686	^	MEBN	Oct 27 2023 18:36:46	Lakeview Loan Servicing, LLC, C/O M&T Bank, PO Box 840, Buffalo, NY 14240-0840
5401334	^	MEBN	Oct 27 2023 18:36:47	Lakeview Loan Servicing, LLC by its, servicing agent M&T Bank, c/o Schiller Knapp Lefkowitz Hertzel LLP, Post Office Box 840, Buffalo, NY 14240-0840
5122427		Email/Text: camanagement@mtb.com	Oct 27 2023 18:41:00	M&T BANK, LENDING SERVICES, CUSTOMER SUPPORT, POST OFFICE BOX 1288, BUFFALO, NY 14240-1288
5143067		EDI: PRA.COM	Oct 27 2023 22:41:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5123343	+	EDI: RECOVERYCORP.COM	Oct 27 2023 22:41:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5122429	+	EDI: SALLIEMAEBANK.COM	Oct 27 2023 22:41:00	SALLIE MAE, PO BOX 3229, WILMINGTON, DE 19804-0229
5122430	+	EDI: CITICORP.COM	Oct 27 2023 22:41:00	SEARS CREDIT CARDS, PO BOX 6283, SIOUX FALLS, SD 57117-6283
5122431		EDI: RMSC.COM	Oct 27 2023 22:41:00	SYNCHRONY BANK, ATTN BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060
5135456	+	EDI: SALLIEMAEBANK.COM	Oct 27 2023 22:41:00	Sallie Mae, P.O Box 3319, Wilmington, DE 19804-4319
5122432		EDI: LCITDAUTO	Oct 27 2023 22:41:00	TD AUTO FINANCE, PO BOX 9223, FARMINGTON, MI 48333-9223
5131464	+	EDI: LCITDAUTO	Oct 27 2023 22:41:00	TD Auto Finance LLC, Trustee Payment., PO Box 16041, Lewiston, ME 04243-9523
5469026	+	Email/Text: bncgeneral@evanspetree.com	Oct 27 2023 18:41:00	TD Bank, N.A., successor in interest to TD Auto Fi, Jacob Zweig, Esq., EVANS PETREE PC, 1715 Aaron Brenner Drive, Suite 800, Memphis, TN 38120-1445

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	LAKEVIEW LOAN SERVICING LLC, Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5143069	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court., Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 29, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 27, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bnicholas@kmlawgroup.com
Brian C Nicholas	on behalf of Creditor Lakeview Loan Servicing LLC bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Jacob Zweig	on behalf of Creditor TD Bank N.A., successor in interest to TD Auto Finance LLC jzweig@evanspetree.com, bfox@evanspetree.com
Martin A Mooney	on behalf of Creditor TD Auto Finance LLC Martin.Mooney@ag.ny.gov lgadomski@schillerknapp.com
Michael Patrick Farrington	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC mfarrington@kmlawgroup.com
Robert J Kidwell, III	on behalf of Debtor 1 Desiree E. Rhymer rjkidwell3rd@gmail.com;mdaniels@newmanwilliams.com
Steven P. Kelly	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC skelly@sterneisenberg.com bkecf@sterneisenberg.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov
Vincent Rubino	on behalf of Debtor 1 Desiree E. Rhymer lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com
William Edward Miller	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC william.miller@padgettlawgroup.com wedwardmiller@gmail.com

TOTAL: 11

**Information to identify the case:**

Debtor 1

**Desiree E. Rhymer**

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5515

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:18-bk-04471-MJC

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Desiree E. Rhymer  
aka Desiree Elizabeth Rhymer, aka Desiree E.  
Rhymer-Wood, aka Desiree Rhymer-Wood,  
aka Desiree E. Wood, aka Desiree Elizabeth  
Rhymer-Wood

**By the  
court:**10/27/23

Mark J. Conway, United States  
Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

Form 3180W

**Chapter 13 Discharge**

**For more information, see page 2>**  
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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**